

DOCKET NO: 339693US28

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

IN RE APPLICATION OF :  
G. MICHAEL HIGGINS : EXAMINER: RAPILLO, K  
SERIAL NO: 10/697,410 :  
FILED: OCTOBER 30, 2003 : GROUP ART UNIT: 3626  
FOR: AUTOMATED SYSTEM AND :  
METHOD FOR EVALUATING  
INSURABLE RISKS AT POINT OF SALE

AMENDMENT

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

SIR:

In response to the Office Action dated August 30, 2011, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 14 of this paper.